

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/711,243 Confirmation No. 5242  
Applicant : Phillip A. Schwegmann  
Filed : September 03, 2004  
Title : Financial Planning Method and System  
TC/A.U. : 4194  
Examiner : Irene S. Kang  
Docket No. : 031001np  
Customer No. : 35501

Honorable Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In reply to the Office Action mailed January 14, 2008, Applicant respectfully requests reconsideration of the rejection in view of the following remarks and amendment to the claims.

**Amendment to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 6 of this paper.